

Substitute for form 1449A/PTO		Complete if Known	
INFORMATION DISCLOSURE STATEMENT BY APPLICANT (use as many sheets as necessary)		Application Number	09/991,379
		Filing Date	November 15, 2001
		First Named Inventor	Mascavage, John Joseph
		Art Unit	3628
		Examiner Name	Siegfried E. Chencinski
Sheet	1	of	2
		Attorney Docket Number	020375-002710US

U.S. PATENT DOCUMENTS+						
Examiner Initials*	Cite No. ¹	Document Number		Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number Kind Code ² (if known)				
	A1	US-5,326,960		07-05-1994	Tannenbaum	
	A2	US-5,350,906		09-27-1994	Brody et al.	
	A3	US-5,825,881		10-20-1998	Colvin, Sr.	
	A4	US-6,351,739 B1		02-26-2002	Egendorf	

FOREIGN PATENT DOCUMENTS								
Examiner Initials*	Cite No. ¹	Foreign Patent Document			Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T ⁴
		Country Code ³	Number ⁴	Kind Code ⁵ (if known)				
	B1	PCT	WO 99/66436	A1	12-23-1999			<input type="checkbox"/>
	B2							<input type="checkbox"/>
	B3							<input type="checkbox"/>

Examiner Signature		Date Considered	
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*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant. ¹ Applicant's unique citation designation number (optional). ² Kind Codes of U.S. Patent Documents at www.uspto.gov or MPEP 901.04. ³ Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). ⁴ For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. ⁵ Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if possible. ⁶ Applicant is to place a check mark here if English language Translation is attached.

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Substitute for form 1449B/PTO		Complete if Known			
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		Art Unit	3628		
		Examiner Name	Siegfried E. Chencinski		
Sheet	2	of	2	Attorney Docket Number	020375-002710US

NON PATENT LITERATURE DOCUMENTS			
Examiner Initials *	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²
	C1	AUTHOR UNKNOWN "Online Payment Services" www.auctionbytes.com/cab/pages/payment, compiled Nov. 2002, 3 pages.	
	C2	AUTHOR UNKNOWN "PayPal News", www.andrys.com/paypal.html, published prior to 2003, 3 pages.	
	C3	AUTHOR UNKNOWN "PayPal.com Case Study" http://fox.rolls.edu/~stackman/paypal.htm, 2001, 6 pages.	
	C4	BONEH, DAN "Bearing Money by Email is Web's Next killer App", PR Newswire, 16 Nov. 1999, pp. 1-4.	
	C5	BUSINESS EDITORS AND HIGH-TECH WRITERS "billserv.com Launches bills.com, an Internet Portal for Consumers to Pay Bills Online at No Cost" Business Wire, 22 Feb. 2000, pp. 1-2, New York.	
	C6	CONFINITY, INC. "PayPal for the Palm", www.handheldnew.com/file.asp?ObjectID=5401, published prior to Oct. 2003, 2 pages	
	C7	EPER HOFFMAN, KAREN "PayPal Still Running Free, But the e-payments company's carefree days may be numbered if regulators decide it's essentially a bank" Bank Technology News, published between 2001-2003, www.banktechnews.com/bn/articles/btnoct01-13.shtml, 3 pages.	
	C8	LATOUR, ALMAR "PayPal Electronic Plan May be On the Money in Years to Come", The Wall Street Journal Interactive Edition, 15 Nov. 1999, downloaded from www.paypal.com/html/wsj.html, 2 pages.	
	C9	PLOTKIN, HAL "Beam Me Up Some Cash" Silicon Valley Insider, 8 Sept. 1999, www.halplotkin.com/cnbc029.htm, 3 pages.	
	C10	STEINER, INA "PayPal Online Payment Service- Another Way to Pay for Auction Items" www.auctionbytes.com, 20 Feb. 2000, 4 pages.	
	C11	WIJNEN, RENE "You've Got Money!", Bank Technology News, June 2000, pp. 1-4, Vol. 13, Issue 6, New York.	
	C12		

Examiner Signature		Date Considered	
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